

**CLAIMS:**

1. A retail payment device, comprising:
  - a substrate;
  - a processor disposed on said substrate;
  - an activatable/deactivatable communication unit connected to said processor;
  - an activation unit connected to said processor;
  - a code generator connected to said processor; and
  - a deactivation unit connected to said processor;
 wherein said communication unit is configured to be disabled until an authorized activation action is provided by said activation unit, which actuates said processor to activate the communication unit.
2. A retail payment device as recited in claim 1, wherein said deactivation unit deactivates the communication unit after a single transmission of data therefrom.
3. A retail payment device as recited in claim 1, wherein said communication unit is a magnetic strip.
4. A retail payment device as recited in claim 1, wherein said activation unit comprises a touch pad.
5. A retail payment device as recited in claim 1, wherein said activation unit comprises a fingerprint reader.
6. A retail payment device as recited in claim 1, wherein said substrate, processor, communication unit, activation unit, code generator, and deactivation unit comprise a smart credit card.
7. A retail payment device as recited in claim 1, wherein said code generator comprises a magnetic code generator which generates authorized credit card account information upon activation by said activation unit.
8. A retail payment device as recited in claim 1, wherein said deactivation unit comprises a swipe detection unit which is configured to deactivate the communication unit after a single swipe of the substrate through a credit card reader.

9. A retail payment device as recited in claim 1, further comprising a power supply unit to supply power to said processor.

10. A retail payment device as recited in claim 1, further comprising a display connected to said processor, said display indicating whether the communication unit is in an active or deactive state.

11. A retail payment device as recited in claim 1, wherein, in a deactivated state, said communication unit is an inactive magnetic strip.

12. A retail payment device as recited in claim 1, wherein, in a deactivated state, said communication unit is a magnetic strip containing sufficient magnetic noise so as to render the strip unreadable by a magnetic strip reader.

13. A retail payment device as recited in claim 1, wherein said authorized activation action is initiated by entrance of a predetermined code onto the activation unit.

14. A retail payment device as recited in claim 1, wherein said authorized activation action is the scanning of a fingerprint on a fingerprint reading device which is also disposed on the substrate and connected to the processor.

15. A retail payment device as recited in claim 1, wherein said communication unit comprises a magnetic strip, said activation unit comprises a touch pad, and wherein upon entrance of a predetermined code onto said touch pad, said code generator generates authorized code information which is transmitted to said magnetic strip, thereby effectively activating the retail payment device for use as a credit card.

16. A retail payment device as recited in claim 15, wherein said deactivation unit deactivates the magnetic strip after a single swipe of the magnetic strip through a magnetic strip reader.